

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-15549-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Xiomara Rhee Pacheco  
58 Isabella Avenue, 1st Floor  
Bayonne, NJ 07002

Social Security No.:  
xxx-xx-3360

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 3/21/17 and a confirmation hearing on such Plan has been scheduled for 5/25/17.

The debtor filed a Modified Plan on 5/22/17 and a confirmation hearing on the Modified Plan is scheduled for 6/22/17 at 9:00 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 23, 2017

JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Xiomara Rhee Pacheco  
Debtor

Case No. 17-15549-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 186

Page 1 of 2  
Total Noticed: 24

Date Rcvd: May 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2017.

db +Xiomara Rhee Pacheco, 58 Isabella Avenue, 1st Floor, Bayonne, NJ 07002-4364  
r +Emil Sours, Eagle Nest Real Estate LLC, 16 Cottage Street, Jersey City, NJ 07306-2833  
516714828 +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
516840556 +Childrens Specialized Hospital, 150 New Providence Road, Mountainside, NJ 07092-2590  
516714831 +Ditech LLC, 2100 East Elliot Road, Bldg 94, Tempe, AZ 85284-1806  
516714835 ++NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699  
(address filed with court: NBT Bank, Attn: Bankruptcy, Po Box 351, Norwich, NY 13815)  
516714833 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516714836 +Stern & Eisenberg, Attorneys At Law, 1040 N Kings Highway Suite 407,  
Cherry Hill, NJ 08034-1925  
516714837 +Target / TD Bank, Po Box 673, Minneapolis, MN 55440-0673  
516841884 +U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC, PO Box 619096,  
Dallas TX 75261-9096  
516714839 +Victoria Secret/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 23 2017 22:31:07 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 23 2017 22:31:06 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +E-mail/Text: bjones@cbankus.com May 23 2017 22:30:25 Continental Bank,  
15 West South Temple, Suite 420, Salt Lake City, UT 84101-1514  
cr +E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 22:29:25  
Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
516714829 +E-mail/Text: bjones@cbankus.com May 23 2017 22:30:25 Continental Bank,  
15 West South Temple, #420, Salt Lake City, UT 84101-1514  
516714830 +E-mail/PDF: creditonebknotifications@resurgent.com May 23 2017 22:29:26 Credit One Bank Na,  
Po Box 98873, Las Vegas, NV 89193-8873  
516831909 E-mail/PDF: resurgentbknotifications@resurgent.com May 23 2017 22:29:56 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
516714832 +E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 22:29:25 Lowes.Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516714834 +E-mail/PDF: pa\_dc\_claims@navient.com May 23 2017 22:29:57 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
516718253 +E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 22:29:51 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516817486 +E-mail/Text: bncmail@w-legal.com May 23 2017 22:31:14 TD Bank USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
516714838 +E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 22:29:38 Toys R Us/Syncb, Po Box 965064,  
Orlando, FL 32896-5064  
516714840 +E-mail/PDF: gecscedi@recoverycorp.com May 23 2017 22:29:25 Walmart/Synchrony Bank,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 24

Date Rcvd: May 23, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION,not in its individual capacity but soely as Trustee of OWS REMIC Trust 2015-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magruester.com

Michael R. Caruso on behalf of Creditor Continental Bank mcaruso@csglaw.com, ecf@csglaw.com

Nicholas Fitzgerald on behalf of Debtor Xiomara Rhee Pacheco nickfitz.law@gmail.com

Sarah J. Crouch on behalf of Debtor Xiomara Rhee Pacheco nickfitz.law@gmail.com,

nadiafinancial@gmail.com;r53165@notify.bestcase.com

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6